

FEAR WADDELL, P.C.
 Peter L. Fear, No. 207238
 Gabriel J. Waddell, No. 256289
 Peter A. Sauer, No. 255957
 7650 North Palm Avenue, Suite 101
 Fresno, California 93711
 (559) 436-6575
 (559) 436-6580 (fax)

+

Attorney for: Debtor BOVARD

**UNITED STATES BANKRUPTCY COURT
 EASTERN DISTRICT OF CALIFORNIA**

In re: JOSHUA RUSSELL BOVARD, Debtor(s)	<u>Bankruptcy Case No.:</u> 19-11859-B-13 <u>Docket Control Number:</u> FW-5 <u>Hearing Information (if applicable):</u> Hearing Date: February 28, 2024 Hearing Time: 9:30 a.m. Location: Dept. B, Courtroom 13, 5th Floor Judge: Hon. René Lastreto, II
v. Plaintiff(s) Defendant(s)	<u>Adversary Proceeding No. (if applicable):</u> <u>Docket Control Number:</u> <u>Hearing Information (if applicable):</u> Hearing Date: Hearing Time: Location: Judge:

CERTIFICATE OF SERVICE OF

**FINAL APPLICATION FOR PAYMENT OF FEES AND EXPENSES PURSUANT TO 11 U.S.C. §330
 and Supporting Documents**

I, the undersigned, certify and declare:

1. **Personal knowledge.** I am over the age of 18 years and not a party to the above-entitled case.
2. **Status.** I am ☐ an attorney of record in this case/adversary proceeding, **or** ☐ trustee, **or** ☒ my business/employer is Fear Waddell, P.C. and my ☒ business address **or** ☐ mailing address if not a business is:
7650 North Palm Avenue, Suite 101, Fresno, California 93711.
3. **About the Case/Proceeding.** (Check at least one type of case/proceeding and as many subheadings thereunder as applicable.)

<input type="checkbox"/> Chapter 7 case (indicate below if subject to limited noticing; check all that are applicable.) <input type="checkbox"/> Rule 2002(h) Limited Noticing. Fed. R. Bankr. P. 2002(h); LBR 2002-3. (Check all that are applicable.) <input type="checkbox"/> One of the following applies: (1) This is a voluntary asset case and at least 70 days have elapsed since the order for relief; (2) This is an involuntary asset case and at least 90 days have elapsed since the order for relief; (3) This is a no asset case and at least 90 days have elapsed since the mailing of the notice of time for filing claims under Fed. R. Bankr. P. 3002(c)(5). <input type="checkbox"/> This case is subject to an order limiting service. Fed. R. Bankr. P. Rule 2002(m). The order limiting service is docketed at ECF no. _____. <input type="checkbox"/> Chapter 9 case (indicate below if subject to limited noticing) <input type="checkbox"/> This case is subject to an order limiting service. Fed. R. Bankr. P. 2002(m). The order limiting service is docketed at ECF no. _____. <input type="checkbox"/> Chapter 15 case	<input checked="" type="checkbox"/> Chapter 12 or 13 case (indicate below if subject to limited noticing; check all that are applicable.) <input type="checkbox"/> Rule 2002(h) Limited Noticing. This case is subject to limited noticing because at least 70 days have elapsed since the order for relief. Fed. R. Bankr. P. 2002(h); LBR 2002-3.7. <input type="checkbox"/> Rule 3015(h) Limited Noticing (post-confirmation plan modification only). This case is subject to limited noticing because the debtor(s) has confirmed at least one plan and the modified plan filed herewith neither lengthens the term of, nor diminishes the dividend due general unsecured creditors, from the most recently confirmed plan. Fed. R. Bankr. P. 3015(h); LBR 3015-1(d)(3). <input type="checkbox"/> This case is subject to an order limiting service. Fed. R. Bankr. P. 2002(m). The order limiting service is docketed at ECF no. _____. <input type="checkbox"/> Chapter 11 case (indicate below if subject to limited noticing) <input type="checkbox"/> This case is subject to limited noticing because one or more creditors/equity holders committees have been appointed. Fed. R. Bankr. P. 2002(i); LBR 2002-4. <input type="checkbox"/> This case is subject to an order limiting service. Fed. R. Bankr. P. 2002(m). The order limiting service is docketed at ECF no. _____. <input type="checkbox"/> Adversary Proceeding
--	---

4. **About the Documents Served**

On January 30, 2024, by the method(s) specified below, the following documents were served (list in space provided):

or ☒ those documents described in the list appended hereto and numbered **Attachment 4**.

5. **Who is Being Served**

Unless otherwise indicated below, all indicated parties below have received all documents described in Section 4.

<input checked="" type="checkbox"/> Debtor(s) <input type="checkbox"/> Debtor's attorney(s) <input checked="" type="checkbox"/> Trustee <input checked="" type="checkbox"/> U.S. Trustee <input checked="" type="checkbox"/> Attorneys of record who have appeared in the Bankruptcy Case, the Adversary Proceeding, or contested matter. <input type="checkbox"/> Plaintiff(s) <input type="checkbox"/> Defendant(s) <input type="checkbox"/> All committee members <input type="checkbox"/> Attorney for committee members <input type="checkbox"/> Equity security holders <input checked="" type="checkbox"/> Persons who have filed a Request for Notice	<input checked="" type="checkbox"/> All creditors and parties in interest (Notice of Hearing only) <input type="checkbox"/> Only creditors that have filed claims (Notice of Hearing only) <input type="checkbox"/> All creditors and parties in interest <input type="checkbox"/> Fewer than all creditors (check at least one below) <input type="checkbox"/> Creditors that have filed claims <input type="checkbox"/> Creditors holding allowed secured claims <input type="checkbox"/> Creditors holding allowed priority unsecured claims <input type="checkbox"/> Creditors holding leases or executory contracts that have been assumed <input type="checkbox"/> 20 largest creditors <input type="checkbox"/> Administrative claimants <input type="checkbox"/> Other party(ies) in interest
---	---

6. How Service is AccomplishedA. ☐ **Rule 7004 Service.** (Check at least one, if applicable.)1. ☐ **First Class Mail**

Service was effected on those persons listed on the attachment by placing a true and correct copy of the document(s) served in a sealed envelope, first class mail, postage prepaid in the United States Postal Service (or in a place designated by the law firm or trustee for outgoing mail prior to the last regular pick up of outgoing mailing for the day) for each of the persons listed below. Fed. R. Bankr. P. 7004(b); 7004(g). A list of the persons served, including their name/capacity to receive service, and address is appended hereto and numbered **Attachment 6A1**.

2. ☐ **Certified Mail**

Service was effected on those persons listed on the attachment by placing a true and correct copy of the document(s) served in a sealed envelope, certified mail, postage prepaid in the United States Postal Service (or in a place designated by the law firm or trustee for outgoing mail prior to the last regular pick up of outgoing mailing for the day) for each of the persons indicated below. Fed. R. Bankr. P. 7004(h). A list of the persons served, including their name/capacity to receive service, and address is appended hereto and numbered **Attachment 6A2**.

3. ☐ **Publication**

Service was effected by publication as ordered by the court and docketed at ECF no. _____. Fed. R. Bankr. P. 7004(c). Attestation(s) as to the manner and form of such publication is appended hereto and numbered **Attachment 6A3**.

B. ☒ **Rule 5 and Rules 7005, 9036 Service** (Check at least one, if applicable.)1. ☒ **Electronic Service on Registered Users of the Court's Electronic Filing System.**

Service on those parties in interest, listed below, will be effected by filing those documents, listed above, with the Clerk of the Court. Fed. R. Bankr. P. 9036, 7005; Fed. R. Civ. P. 5(b). Electronic service on registered users of the electronic filing system is not permitted for pleadings or papers that must be served in accordance with Fed. R. Bankr. P. 7004. A copy of the Clerk's Electronic Service Matrix applicable to this case and/or adversary proceeding is appended hereto and numbered **Attachment 6B1**.

2. ☐ **U.S. Mail**

Service on those parties, listed below, was effected by placing a true and correct copy of the document(s) served in a sealed envelope, first class mail, postage prepaid in the United States Postal Service (or in a place designated by the law firm or trustee for outgoing mail prior to the last regular pick up of outgoing mailing for the day) for each of the persons indicated below. Fed. R. Civ. P. 5(b)(2)(c); Fed. R. Bankr. P. 9014.

a. **Parties in interest**

☐ **Clerk's Matrix of Creditors.** A copy of the matrix of creditors maintained by the Clerk of the Court as applicable to this case and/or adversary proceeding is appended hereto and numbered **Attachment 6B2**. Such list shall be downloaded not more than seven days prior to the date of filing of the pleadings and other documents and shall reflect the date of downloading. WARNING: If "raw data format" of the Clerk's Matrix of Creditors is Attachment 6B2, the signer of the Certificate of Service hereby swears that no changes to the matrix have been made except (1) formatting; and/or (2) "X" ing out of person not served. Such list shall be downloaded not more than seven days prior to the date of filing of the pleadings and other documents and shall reflect the date of downloading.

☐ **List Other Than the Clerk's Matrix of Creditors.** Where service by U.S. Mail is effected on six or fewer parties in interest, parties may (but need not) use a service list. A copy of the custom service list is appended hereto and numbered **Attachment 6B2**.

b. ☐ **Request for Special Notice List.** A copy of the Clerk of the Court's matrix of creditors who have filed a Request for Special Notice is appended hereto and numbered **Attachment 6B3**.

c. ☐ **Other Parties in Interest Checked in Section 5.** A list of the named and addresses of other parties in interest served (if checked in section 5 above) is appended hereto and numbered **Attachment 6B4**.

3. ☒ **Other Methods of Service**

Specify the means of delivery. Fed. R. Civ. P. 5 (b)(2) (A)-(F). A list of those persons so served and the addresses at which they are served is appended hereto and numbered **Attachment 6B5**.

7. **Who Accomplished Service**

A. **Attorney/Trustee** *(Check as many as apply)*

Rule 7004 Service

- ☐ § 6A(1): First Class Mail
☐ § 6A(2): Certified Mail
☐ § 6A(3): Publication

Rule 5 Service

- ☒ § 6B(1): Elec. Service on Registered e-Filers
☐ § 6B(2)(a): U.S. Mail
☐ § 6B(2)(b): Request for Special Notice
☐ § 6B(2)(c): Other Parties in Interest § 5
☒ § 6B(3): Other Methods of Service

B. **Third Party Service Provider** *(Check as many as apply)*

Rule 7004 Service

- ☐ § 6A(1): First Class Mail
☐ § 6A(2): Certified Mail
☐ § 6A(3): Publication

Rule 5 Service

- ☐ § 6B(1): Elec. Service on Registered e-Filers
☐ § 6B(2)(a): U.S. Mail
☐ § 6B(2)(b): Request for Special Notice
☐ § 6B(2)(c): Other Parties in Interest § 5
☐ § 6B(3): Other Methods of Service

Attorney/Trustee *(includes regularly employed staff members):*

I swear under penalty of perjury that: (1) the representations in Sections 1-5 hereof are true and correct; and (2) I served those parties in interest marked in Section 7A in the manner set forth in the referenced portion of Section 6.

Executed on January 30, 2024, at Fresno California.
City State

LAUREL L. GUENTHER /s/ Laurel L. Guenther
Print Name Signature

Third Party Service Provider *(if applicable):*

I am over the age of 18 years and not a party to the above-entitled case. I swear under penalty of perjury that I served those parties in interest marked in Section 7B in the manner set forth in the referenced portion of Section 6.

Executed on _____, 20_____, at _____.
City State

Name Signature

Company Name

Address

City State Zip Code

FINAL APPLICATION FOR PAYMENT OF FEES AND EXPENSES PURSUANT TO 11 U.S.C. §330

NOTICE OF FINAL APPLICATION FOR PAYMENT OF FEES AND EXPENSES PURSUANT TO 11 U.S.C. §330

EXHIBITS FOR FINAL APPLICATION FOR PAYMENT OF FEES AND EXPENSES PURSUANT TO 11 U.S.C. §330

ATTACHMENT 4



Attachment 6B1

Matrix of Registered Users of the Electronic Filing System

Case Name: Joshua Russell Bovard

Case Number: 19-11859

Date: 1/30/2024 9:51 AM

Office of the U.S. Trustee / Trustee / ustpregion17.fr.ecf@usdoj.gov

Michael Meyer / Trustee / noticing@meyer13.com

Lilian Tsang / Trustee / efile@mod13.com

Peter Fear / Attorney / fearnotice@gmail.com

Jennifer Wong / Attorney / bknotice@mccarthyholthus.com

Gabriel Waddell / Attorney / gwaddell@ecf.courtdrive.com



Attachment 6B3
Request for Special Notice Filed
Case Name: Joshua Russell Bovard
Case Number: 19-11859
Date: 1/30/2024 9:55 AM

AIS Portfolio Services, LP
Attn: Capital One Auto Finance
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118

JPMorgan Chase Bank, National Association
c/o JP Morgan Chase Bank, NA
Mail Code LA4-5555
700 Kansas Lane
Monroe, LA 71203

JPMorgan Chase Bank, National Association
c/o McCarthy & Holthus, LLP
411 Ivy Street
San Diego, CA 92101

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541

Attachment 6B5

The filer of this proof of service submitted the documents listed on Attachment 4 to the parties indicated in Section 5 by U.S. Mail using the Approved Bankruptcy Notice Provider BK Attorney Services, LLC, aka certificateofservice.com ("COS"). (See <https://www.uscourts.gov/services-forms/bankruptcy/approved-bankruptcy-notice-providers>.)

The documents listed on Attachment 4 were uploaded to the website of COS and were mailed to all of the parties on the following list as indicated on the attached declaration of mailing. The parties on the list attached to the declaration of mailing are the parties required to receive notice, as noted in Section 5 of the foregoing certificate of service.

If there is more than one declaration of mailing attached hereto, the purpose of one declaration is to note that the Notice of Hearing only was served on all creditors and parties in interest, as noted in Section 5, and the purpose of the second declaration is to note that all of the documents were served on the parties identified in the remainder of Section 5.

If there are RSN creditors listed on the included Attachment 6B3, those creditors are included in the declaration of mailing included herewith.

RECEIPT FOR DIRECT MAILING:

FEAR WADDELL, P.C.
Gabriel J. Waddell
7650 North Palm Avenue, Suite 101
Fresno, CA 93711

RECEIPT FOR DIRECT MAILING SERVICE

19-11859-B-13

On 1/30/2024, a copy of the following documents, described below,

Mailing List: SEE ATTACHED LIST

Documents Served:

FINAL APPLICATION FOR PAYMENT OF FEES AND EXPENSES PURSUANT TO 11 U.S.C. §330 ECF Docket
Reference No. FW-5

NOTICE OF FINAL APPLICATION FOR PAYMENT OF FEES AND EXPENSES PURSUANT TO 11 U.S.C. §330

EXHIBITS FOR FINAL APPLICATION FOR PAYMENT OF FEES AND EXPENSES PURSUANT TO 11 U.S.C. §330

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

Documents served via Certified Mail, Return Receipt Requested are denoted on the attached mailing list, attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 1/30/2024



Jay S. Jump
CertificateofService.com for
Gabriel J. Waddell
FEAR WADDELL, P.C.
7650 North Palm Avenue, Suite 101
Fresno, CA 93711

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

OFFICE OF THE UNITED STATES TRUSTEE
UNITED STATES COURTHOUSE
2500 TULARE STREET, STE 1401
FRESNO, CALIFORNIA 93721-1326

LILIAN G. TSANG
CHAPTER 13 TRUSTEE
P.O. BOX 3051
MODESTO, CALIFORNIA 95353-3051

JOSHUA BOVARD
1902 LIME AVENUE
SANGER, CALIFORNIA 93657

AIS PORTFOLIO SERVICES, LP
ATTN: CAPITAL ONE AUTO FINANCE
4515 N SANTA FE AVE. DEPT. APS
OKLAHOMA CITY, OK 73118

JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION
C/O JP MORGAN CHASE BANK, NA
MAIL CODE LA4-5555
700 KANSAS LANE
MONROE, LA 71203

JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION
C/O MCCARTHY & HOLTHUS, LLP
411 IVY STREET
SAN DIEGO, CA 92101

SYNCHRONY BANK
C/O PRA RECEIVABLES MANAGEMENT, LLC
PO BOX 41021
NORFOLK, VA 23541

RECEIPT FOR DIRECT MAILING:

FEAR WADDELL, P.C.
Gabriel J. Waddell
7650 North Palm Avenue, Suite 101
Fresno, CA 93711

RECEIPT FOR DIRECT MAILING SERVICE

19-11859-B-13

On 1/30/2024, a copy of the following documents, described below,

Mailing List: SEE ATTACHED LIST

Documents Served:

NOTICE OF FINAL APPLICATION FOR PAYMENT OF FEES AND EXPENSES PURSUANT TO 11 U.S.C. §330 ECF
Docket Reference No. FW-5

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

Documents served via Certified Mail, Return Receipt Requested are denoted on the attached mailing list, attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 1/30/2024



Jay S. Jump
CertificateofService.com for
Gabriel J. Waddell
FEAR WADDELL, P.C.
7650 North Palm Avenue, Suite 101
Fresno, CA 93711

This is a receipt for mailing services and a normal and customary business record of the business transaction between FEAR WADDELL, P.C. and CertificateofService.com, an authorized Third Party Notice Provider by the Administrator of the United States Bankruptcy Courts.

US FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 19-11859-B-13
EASTERN DISTRICT OF CALIFORNIA
TUE JAN 30 11-1-26 PST 2024

AIS PORTFOLIO SERVICES LP
ATTN CAPITAL ONE AUTO FINANCE
4515 N SANTA FE AVE DEPT APS
OKLAHOMA CITY OK 73118-7901

~~EXCLUDE~~

~~(U)JPMORGAN CHASE BANK NATIONAL
ASSOCIATION~~

(P)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

JPMORGAN CHASE BANK NATIONAL
ASSOCIATION
CO MCCARTHY HOLTHUS LLP
411 IVY STREET
SAN DIEGO CA 92101-2108

~~EXCLUDE~~

~~OFFICE OF THE US TRUSTEE
UNITED STATES COURTHOUSE
2500 TULARE STREET ROOM 1401
FRESNO CA 93721-1326~~

SYNCHRONY BANK
CO PRA RECEIVABLES MANAGEMENT LLC
PO BOX 41021
NORFOLK VA 23541-1021

~~EXCLUDE~~

~~UNITED STATES BANKRUPTCY COURT
ROBERT E COYLE UNITED STATES COURTHOUSE
2500 TULARE STREET SUITE 2501
FRESNO CA 93721-1326~~

CAPITAL ONE
PO BOX 30281
SALT LAKE CITY UT 84130-0281

CAPITAL ONE AUTO FINANCE
PO BOX 60511
CITY OF INDUSTRY CA 91716-0511

CAPITAL ONE AUTO FINANCE
PO BOX 660068
SACRAMENTO CA 95866-0068

CAPITAL ONE AUTO FINANCE A DIVISION C
CAPI
4515 N SANTA FE AVE DEPT APS
OKLAHOMA CITY OK 73118-7901

~~EXCLUDE~~

~~(D)(P)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774~~

~~EXCLUDE~~

~~(D)(P)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774~~

CHELSIE BOVARD
1902 LIME AVE
SANGER CA 93657-8633

~~EXCLUDE~~

~~(D)(P)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774~~

~~EXCLUDE~~

~~(D)(P)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774~~

~~EXCLUDE~~

~~(D)(P)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774~~

(P)DSNB MACY S
CITIBANK
1000 TECHNOLOGY DRIVE MS 777
O FALLON MO 63368-2239

NAVY FEDERAL
PO BOX 3000
MERRIFIELD VA 22119-3000

NAVY FEDERAL CREDIT UNION
PO BOX 3700
MERRIFIELD VA 22119-3700

(P)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

REA STELMACH
STELMACH STELMACH LLP
11630 CHAYOTE STREET SUITE 3
LOS ANGELES CA 90049-3340

RESOURCE LENDERS INC
ATTN MORTGAGE PAYMENTS
7330 N PALM AVE SUITE 106
FRESNO CA 93711-5768

SEARS CBNA
PO BOX 6282
SIOUX FALLS SD 57117-6282

SECOND ROUND LLC
1701 DIRECTORS BLVD STE 900
AUSTIN TX 78744-1098

SECOND ROUND LLC
PO BOX 1259
DEPT 137267
OAKS PA 19456-1259

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

SECOND ROUND LP
PO BOX 41955
AUSTIN TX 78704-0033

STELMACH STELMACH LLP
11630 CHAYOTE STREET SUITE 3
LOS ANGELES CA 90049-3340

SYNCHRONY BANK
ATTN BANKRUPTCY DEPARTMENT
PO BOX 965060
ORLANDO FL 32896-5060

SYNCHRONY BANK
ATTN BANKRUPTCY DEPARTMENT
PO BOX 965061
ORLANDO FL 32896-5061

THE MOORE LAW GROUP PC
3710 SOUTH SUSAN STREET SUITE 210
SANTA ANA CA 92704-6956

THE MOORE LAW GROUP PC
IMINDERJIT POONI
PO BOX 25145
SANTA ANA CA 92799-5145

VERIZON
1095 AVENUE OF THE AMERICAS
NEW YORK NY 10036-6704

~~EXCLUDE~~

~~GABRIEL J WADDELL
7650 NORTH PALM AVENUE SUITE 101
FRESNO CA 93711 5793~~

(P)MCCARTHY HOLTHUS LLP
2763 CAMINO DEL RIO S SUITE 100
SAN DIEGO CA 92108-3708

DEBTOR
JOSHUA RUSSELL BOVARD
1902 LIME AVE
SANGER CA 93657-8633

~~EXCLUDE~~

~~LILIAN C TSANG
CHAPTER 13 TRUSTEE
PO BOX 3051
MODESTO CA 95353 3051~~

~~EXCLUDE~~

~~PETER L FEAR
FEAR WADDELL PC
7650 N PALM AVE
STE 101
FRESNO CA 93711 5793~~